

Atty Docket No.: TRDB 1006-1

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Graham R. F. Napier et al.

Application No.: 10/776,587

Confirmation No.: 7273

Filed: 11 February 2004

Title: Systems and methods to support
approval to settle an international trade
from a credit facility, such as a line of
credit or a demand deposit account

Group Art Unit: 3625

Examiner: Yogesh C. GARG

CUSTOMER NO.: 22470

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED MARCH 29, 2007

Sir:

In response to the Office Action mailed March 29, 2007, Applicants request entry of the following amendments and consideration of the following remarks.

The Claims and their current status are reflected beginning on page 2.

Remarks begin on page 10.